

## Frequently asked questions about over-the-counter changes in 2011

### **Does congressional healthcare reform (the Patient Protection and Affordable Care Act) affect my healthcare pre-tax account?**

Yes, over-the-counter medications or drugs, except insulin, purchased on or after January 1, 2011 will require a prescription under your healthcare pre-tax account. Plan maximum may change in later years.

### **Will I need to send in a prescription with each claim for these items?**

Chard Snyder will keep the prescription on file for 12 months so that you may submit later claims for the same medicine without attaching a new prescription. When the prescription expires, a new prescription will be required for further claims for the same medicine. Participants who do not attach the prescription to their claim will receive a letter explaining why their claim was denied.

### **What is considered an over-the-counter medicine or drug?**

Examples of eligible over-the-counter items considered medicine or drugs include: allergy and sinus medicines and nasal sprays; antacids; cough, cold and flu remedies; eye drops; laxatives; and pain relievers such as ibuprofen and aspirin.

### **What is not considered an over-the-counter medicine or drug?**

Examples of over-the-counter items that are not considered medicine or drugs include: bandages; gauze pads; blood pressure monitors; carpal tunnel wrist supports; contact lens solution; and reading glasses.

### **How do I claim reimbursement?**

You can now scan receipts and upload them with your electronic claim through the Chard Snyder website. Or email, fax or mail your claim along with a copy of the appropriate receipts and prescriptions.



**All claims for  
over-the-counter  
medicines and drugs  
purchased after  
December 31, 2010  
must be accompanied by a  
prescription to be eligible  
for reimbursement.**